

# Exhibit B



TARYN SINGER  
Closing Date 04/26/16 Next Closing Date 05/27/16

Account Ending [REDACTED]

**New Balance** \$ [REDACTED]  
**Minimum Payment Due** \$35.00  
**Payment Due Date** 05/21/16<sup>‡</sup>

<sup>‡</sup>**Late Payment Warning:** If we do not receive your Minimum Payment Due by the Payment Due Date of 05/21/16, you may have to pay a late fee of up to \$37.00 and your Purchase APR may be increased to the Penalty APR of 29.49%.

**Minimum Payment Warning:** If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges and each month you pay...	You will pay off the balance shown on this statement in about...	And you will pay an estimated total of...
Only the Minimum Payment Due	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]

If you would like information about credit counseling services, call 1-888-733-4139.

→ See page 2 for important information about your account.

**i** **New York Residents:** New York Residents may contact the New York State Department of Financial Services by telephone or visit its website for free information on comparative credit card rates, fees, and grace periods. New York Department of Financial Services: 1-800-342-3736 or www.dfs.ny.gov.

→ **See page 10 for an Important Change to Your Account Terms.**

**Blue Cash Rewards**  
as of Mar 2016

For more details about Rewards, please visit [americanexpress.com/rewardsinfo](http://americanexpress.com/rewardsinfo)

**Account Summary**

Previous Balance \$ [REDACTED]  
Payments/Credits [REDACTED]  
New Charges +\$ [REDACTED]  
Fees +\$0.00  
Interest Charged +\$0.00

**New Balance** [REDACTED]  
**Minimum Payment Due** \$35.00

Credit Limit [REDACTED]  
Available Credit [REDACTED]  
Cash Advance Limit [REDACTED]  
Available Cash [REDACTED]  
Days in Billing Period: 30

**Customer Care**

**Pay by Computer**  
[americanexpress.com/pbc](http://americanexpress.com/pbc)

**Customer Care** 1-888-258-3741  
**Pay by Phone** 1-800-472-9297

→ See Page 2 for additional information.

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**Payment Coupon**  
Do not staple or use paper clips

**Pay by Computer**  
[americanexpress.com/pbc](http://americanexpress.com/pbc)

**Pay by Phone**  
1-800-472-9297

**Account Ending 0-61004**

Enter 15 digit account # on all payments.  
Make check payable to American Express.

TARYN SINGER  
1 BAKER LANE  
SUFFERN NY 10901

Payment Due Date  
**05/21/16**

Ne  
\$ [REDACTED]

AutoPa  
\$ [REDACTED]

☐ Check here if your address or phone number has changed. Note changes on reverse side.

AMERICAN EXPRESS  
P.O. BOX 1270  
NEWARK NJ 07101-1270

\$ \_\_\_\_\_  
**Amount Enclosed**

2016 Fees and Interest Totals Year-to-Date	
	Amount
Total Fees in 2016	\$0.00
Total Interest in 2016	\$0.00

### Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Transactions Dated		Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
	From	To			
Purchases	11/06/2015		13.24% (v)	\$0.00	\$0.00
Cash Advances	11/06/2015		25.49% (v)	\$0.00	\$0.00
Introductory Purchase Rate Expires 02/24/2017 then will go to 13.24% (v)*	11/06/2015		0.00%	\$0.00	\$0.00
<b>Total</b>					<b>\$0.00</b>

(v) Variable Rate

\* The APR for this balance is a promotional rate and it will expire on the date shown. Any balance at a promotional interest rate that has not been paid in full by its expiration date will begin accruing interest at the 'go to' APR shown following the expiration date.